

KATHLEEN A. LEAVITT  
CHAPTER 13 STANDING TRUSTEE  
201 Las Vegas Blvd South  
Suite 200  
Las Vegas, NV 89101  
(702) 853-0700

E-FILED:08/28/2009

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

IN RE:  
RAYMOND H PRUITT  
SUSAN F PRUITT

CASE NO: BKS-09-21593-BAM

CHAPTER 13

Hearing Date: September 24, 2009

Hearing Time: 1:30 pm

RODNEY K. OKANO  
Attorney for the Debtor

**TRUSTEE'S OPPOSITION TO CONFIRMATION OF PLAN 1  
COMBINED WITH TRUSTEE'S RECOMMENDATION FOR DISMISSAL**

The Trustee herein, Kathleen A. Leavitt, hereby objects to confirmation of Plan and hereby represents the following:

The Debtor(s) filed for Chapter 13 relief on 06/30/2009. The 341(a) Meeting of Creditors held on August 28, 2009 at 10:00 am was:

- Concluded

The Trustee objects to confirmation of the Chapter 13 Plan for the following reason(s):

- Debtor(s) failed to cooperate with the Trustee as necessary to enable the Trustee to perform her duties pursuant to 11 USC §704 and/or §1302 as the Debtor did not provide the following documents or must file the stated amendments:
  - Bank Statements for the following periods: Washington Mutual #9108: 6/05 - 30/09 and #7179: 6/06 - 30/09; Citibank #4055: 4/03 - 6/30/09 and #6523: 4/16 - 6/30/09.
  - Verification of Mrs Commuting Expenses.

THEREFORE, the Trustee objects to confirmation for the foregoing reasons and recommends that this case be dismissed and that the Trustee be allowed administrative expenses in the amount of \$150.00.

Dated: 08/28/2009

/s/Kathleen A. Leavitt

Kathleen A. Leavitt  
Chapter 13 Trustee

# CERTIFICATE OF NOTICE

District/off: 0978-2  
Case: 09-21593

User: buchanang  
Form ID: pdf891

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Total Noticed: 57

Date Rcvd: Sep 01, 2009

The following entities were noticed by first class mail on Sep 03, 2009.

db/jdb +RAYMOND H. PRUITT, SUSAN F. PRUITT, 5445 SUN PRAIRIE STREET, NORTH LAS VEGAS, NV 89081-4053  
cr +CitiFinancial Auto, Ltd., C/O Poli & Ball, PLC, 601 South Seventh Street, Second Floor,  
Las Vegas, NV 89101-6905  
cr +SAXON MORTGAGE, 1270 NORTHLAND DRIVE, SUITE 200, MENDOTA HEIGHTS, MN 55120-1176  
4919565 +ARM, P. O. Box 129, 13470001, Thorofare, NJ 08086-0129  
5129940 +BANKRUPTCY SECTION MS A340, FRANCHISE TAX BOARD, POB 2952, SACRAMENTO CA 95812-2952  
4919567 +Bac / Fleet Bankcard, Acct No 3665, Po Box 26012, Greensboro, NC 27420-6012  
4919568 +Bank of America, Acct No xxxx-xxxx-xxxx-9492, PO Box 15026, Wilmington, DE 19850-5026  
5181319 +CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155,  
NORCROSS, GA 30091-5155  
4919569 +Capital 1 Bank, Acct No xxxx-xxxx-xxxx-6490, Attn: C/O TSYS Debt Management, Po Box 5155,  
Norcross, GA 30091-5155  
4919570 +Cbe Group, Acct No 54649266, 131 Tower Park Dri, Waterloo, IA 50701-9589  
4919571 +Central Mortgage Co, Acct No 359331109, Attention: Bankruptcy Dept., 1100 Virginia Drive,  
Fort Washington, PA 19034-3204  
4919572 +Chase - Cc, Acct No xxxx-xxxx-xxxx-3264, Attention: Bankruptcy Department, Po Box 15298,  
Wilmington, DE 19850-5298  
4919573 +Chevron / Texaco Citibank, Acct No 131267, Attn: Centralized Bankruptcy, Po Box 20507,  
Kansas City, MO 64195-0507  
4919574 +Citi, Acct No xxxx-xxxx-xxxx-3048, Po Box 6241, Sioux Falls, SD 57117-6241  
4919575 +Citi Auto, Acct No 4109701501, 7825 Washington Ave S, Edina, MN 55439-2430  
4932472 +CitiFinancial Auto, Ltd., P.O. Box 182287, Columbus, OH 43218-2287  
4919576 +Citibank Na, Acct No 9222024391, Attn: Centralized Bankruptcy, Po Box 20507,  
Kansas City, MO 64195-0507  
4919577 +Clark County Collection Service, Acct No 512080, 8860 W Sunset Rd Ste 100,  
Las Vegas, NV 89148-4899  
4919578 +Credit Collection Services, Acct No 05034297436 127700015112001V1,  
Two Wells Avenue, Dept. 9134, Newton, MA 02459-3208  
4919579 +Direct Merchants Bank, Acct No xxxx-xxxx-xxxx-4932, Card Member Services - GSC, Po Box 5246,  
Carol Stream, IL 60197-5246  
4919581 +Dolr Ln Cent, Acct No 463216, 6122 W Sahara Ave, Las Vegas, NV 89146-3051  
4919582 +Emerge/fnbo, Acct No 518189000297, Po Box 105374, Atlanta, GA 30348-5374  
4919585 +Encore Receivable Management Inc, 400 N. Rogers Road, P.O. Box 3330, # 3737456,  
Olathe, KS 66063-3330  
4919584 +Encore Receivable Management Inc, 400 N. Rogers Road, P.O. Box 3330, # 4170431,  
Olathe, KS 66063-3330  
4919583 +Encore Receivable Management Inc, 400 N. Rogers Road, P.O. Box 3330, 4230824,  
Olathe, KS 66063-3330  
4919586 +First Financial Assest Mgmt, PO Box 56245, # 8896748, Atlanta, GA 30343-0245  
4919587 +First National Bank of Marin/Credit One, Acct No 4447962145236919, Customer Service,  
Po Box 98873, Las Vegas, NV 89193-8873  
4919588 +Franchise Tax Board, Acct No 1113156875, PO Box 942867, Sacramento, CA 94267-0001  
4919589 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulfon,  
Houston, TX 77081-1108  
4919593 +GMAC Mortgage, Attn: Bankruptcy Department, P.O. Box 4622, Waterloo, IA 50704-4622  
4919592 +Giavanna II HOA, c/o CAMCO, PO Box 12117, Las Vegas, NV 89112-0117  
4919594 +Hsbc Bank, Acct No 5407915021576712, Attn: Bankruptcy, Po Box 5253,  
Carol Stream, IL 60197-5253  
4919595 +Hsbc Cc, Acct No 21140500113732, Po Box 8633, Elmhurst, IL 60126-8633  
4919596 +Hsbc/mitsu, Acct No 541601110207512, Pob 15521, Wilmington, DE 19850-5521  
4919597 +Hsbc/rs, Acct No 21230200148521, Hsbc Retail Services Attn: Bankruptcy, Po Box 15522,  
Wilmington, DE 19850-5522  
4919598 +I.C. System, Inc., 444 Highway 96 East, P.O. Box 64887, 43863703-362-599-PE3,  
Saint Paul, MN 55164-0887  
4919599 +Leading Edge Recovery Solutions, LLC, 5440 N. Cumberland Avenue, Ste. 300, ACCT: 8740914,  
Chicago, IL 60656-1486  
4919600 +Lime Financial Service, Acct No 50047073, 5665 Sw Meadows Road Suite 600,  
Lake Oswego, OR 97035-3159  
4919602 +Mazda Amer Cr, Acct No 34296832, Po Box 537901, Livonia, MI 48153-7901  
4990792 +Mazda American Credit, P O Box 553179, Detroit MI 48255-3179  
4919603 +Midland Credit Mgmt, Acct No 8530810932, 8875 Aero Dr, San Diego, CA 92123-2251  
4919604 +Nuvell Credit, Acct No 20364000693, 5700 Crooks Rd Ste 301, Troy, MI 48098-2809  
5017908 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., PO Box 12914,  
NORFOLK VA 23541-0914  
4919606 +Saxon Mortgage Service, Acct No 2000176354, 4708 Mercantile Dr. North,  
Fort Worth, TX 76137-3605  
4919607 +Ugly Duckling, Acct No 101008662401, 7300 E Hampton Ave Ste 1, Mesa, AZ 85209-3324  
5137029 +WELLS FARGO FINANCIAL NEVADA, INC., ATTN: MAC F6582-034, PO BOX 500, CHESTER, PA 19016-0500  
4919608 +Washington Mutual / Provident, Acct No 4500326010, Attn: Bankruptcy Dept., Po Box 10467,  
Greenville, SC 29603-0467  
4919609 +Wells Fargo, Acct No 50231501496939001, Po Box 60510, Los Angeles, CA 90060-0510  
4919610 +Wffinancial, Acct No 101240870335363, 6955 Aliante Pkwy Ste 10,  
North Las Vegas, NV 89084-3199

The following entities were noticed by electronic transmission on Sep 02, 2009.

4919566 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Asset Acceptance LLC,  
Acct No 700619211723, P.O. Box 2036, Warren, MI 48090-2036  
4932477 E-mail/PDF: mrdiscen@discoverfinancial.com Sep 02 2009 08:04:24 DISCOVER BANK,  
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
4919580 +E-mail/PDF: mrdiscen@discoverfinancial.com Sep 02 2009 08:03:46 Discover Fin,  
Acct No 601100921356, Attention: Bankruptcy Department, Po Box 3025,  
New Albany, OH 43054-3025

District/off: 0978-2  
Case: 09-21593

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Form ID: pdf891

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Total Noticed: 57

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The following entities were noticed by electronic transmission (continued)

4919590 +E-mail/PDF: gecsedl@recoverycorp.com Sep 02 2009 07:53:14 GEMB / Mervyns,  
Acct No 6045891170626967, Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106  
4919591 +E-mail/PDF: gecsedl@recoverycorp.com Sep 02 2009 07:53:38 Gemb/chevron,  
Acct No 7061591040110370, Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106  
4919601 +E-mail/PDF: gecsedl@recoverycorp.com Sep 02 2009 07:54:33 Lowes / MBGA,  
Acct No 7981924290359819, Attention: Bankruptcy Department, Po Box 103106,  
Roswell, GA 30076-9106  
5116386 +E-mail/Text: bknotice@ncmlc.com National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741, USA  
4919605 +E-mail/PDF: gecsedl@recoverycorp.com Sep 02 2009 07:55:34 Sams Club,  
Acct No 7714100143616431, Attention: Bankruptcy Department, Po Box 103104,  
Roswell, GA 30076-9104

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 03, 2009

Signature:

